

Proposed NU Business Name: **MS RUPSHA COSMETICS**



Project identification and prepared by: Md Shahidul Islam,
Nobabgonj Unit, Dhaka

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RUPSHA SUJON
Age	:	22-11-1985 (31 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	-
No. of siblings:	:	4 Brothers & 2 Sisters
Address	:	Vill: Boro Box Nogor, P.O: Chuto Box Nogor. P.S: Nobabgonj, Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE. PEYARA BEGUM
(iii) Father's name	:	LATE. LUTFOR RAHMAN
(iv) GB member's info	:	Branch: Komorgonj Nobabgonj, Centre # 58 (Female), Member ID: 2944, Group No: 03 Member since: 01-01-1994 to 2007 (13 Years) First loan: BDT 3,000/- Existing loan: BDT 20,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	No
Business Experiences and Training Info	:	147 years experience in running business. 14 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01828-239667
Family's Contact No.	:	01860849428
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

LATE. PEYARA BEGUM joined Grameen Bank since 13 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS RUPSHA COSMETICS
Location	:	Nobabgonj, Dhaka
Total Investment in BDT	:	BDT 400,000/-
Financing	:	Self BDT 320,000/- (from existing business) 80% Required Investment BDT 80,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 20 ft= 240 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Generator, Mike etc.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

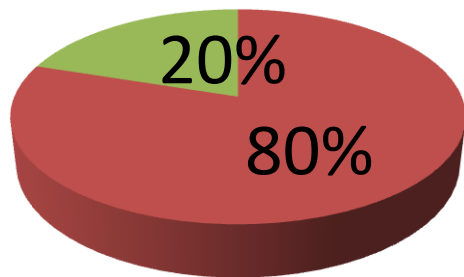
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Cosmetics	90,000	1,080,000
Total Sales (A)	90,000	1,080,000
Less. Variable Expense		
Cosmetics	67,500	810,000
Total variable Expense (B)	67,500	810,000
Contribution Margin (CM) [C=(A-B)]	22,500	270,000
Less. Fixed Expense		
Electricity Bill	2,000	24,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	1,500	18,000
Entertainment	500	6,000
Rent	1,400	16,800
Guard	100	1,200
Total fixed Cost (D)	10,800	129,600
Net Profit (E) [C-D]	11,700	140,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cosmetics	2000	100	200,000	500	100	50,000	250,000
Stationery	500	100	50,000	300	100	30,000	80,000
Soft Drinks	100	200	20,000	0	0	0	20,000
Biscuit	100	100	10,000	0	0	0	10,000
Father	100	50	5,000	0	0	0	5,000
Show piece	100	50	5,000	0	0	0	5,000
Security	1	30000	30,000				
Total	2901		320,000	800		80,000	370,000

Source of Finance



- Entrepreneur's Contribution 320,000
- Investor's Investment 80,000
- Total 400,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Cosmetics	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense				
Cosmetics	90,000	1,080,000	1,134,000	1,190,700
Total variable Expense (B)	90,000	1,080,000	1,134,000	1,190,700
Contribution Margin (CM) [C=(A-B)]	30,000	360,000	378,000	396,900
Less. Fixed Expense				
Electricity Bill	2,000	24,000	7,000	8,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	2,000	24,000	26,000	28,000
Entertainment	500	6,000	7,000	8,000
Rent	1,400	16,800	16,800	16,800
Guard	100	1,200	1,200	1,200
Total Fixed Cost	11,400	136,800	123,500	128,000
Net Profit (E) [C-D]	18,600	223,200	254,500	268,900
Investment Payback		32,000	32,000	32,000

Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	223,200	254,500	268,900
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		191,200	413,700
	Total Cash Inflow	303,200	445,700	682,600
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	191,200	413,700	650,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 14 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











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পঞ্চাশ টাকা

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বিসমিল্লাহির রহমানির রাহিম
দোকান ঘর ভাড়া নেওয়া-দেওয়ার পারস্পরিক ছাঁচ
চুক্তির মেয়াদ ০৩ (তিন) বৎসর

মো: শাহাবুদ্দিন সোহেল, পিতা: মো: আলাউদ্দিন মিয়া, গ্রাম: বড় বজ্রনগর, পো: ঢাকা, ধর্ম- ইসলাম, পেশা- ব্যবসা, জাতীয়তা- বাংলাদেশী।

মো: রুপসা সুজন, পিতা: মো: মৃতফর রহমান, গ্রাম: বড় বজ্রনগর, পো: ছোট ব

বৃত্তান্ত পত্র

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বক্স নগর ইউনিয়ন পরিষদ

উপজেলা : নবাবগঞ্জ, জেলা : ঢাকা।

ট্রেড লাইসেন্স



লাইসেন্স নং

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ইস্যুর তারিখ

০১/১১/২০১৬

নবায়ন নং

নবায়নের তারিখ

প্রতিষ্ঠানের নাম

মোঃ রুপসা সুজন


মালিকের নাম

মো: রুপসা সুজন

পিতা/স্বামীর নাম

মৃত মৃতফর রহমান

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ রুপসা সুজন
Name: Md. Rupsa Sujan
পিতা: মৃত মৃতফর রহমান
Date of Birth: 22 Nov 1985
ID NO: 2616213411063

FAMILY PICTURE